

**Information to identify the case:**

Debtor 1	<u>Ralph O. Esposito</u>	Social Security number or ITIN	xxx-xx-0026
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 23-20725-CMB			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Ralph O. Esposito

8/2/23

**By the court:** Carlota M Bohm  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Ralph O. Esposito  
Debtor

Case No. 23-20725-CMB  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Aug 02, 2023

User: admin  
Form ID: 318

Page 1 of 3  
Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 04, 2023:

Recip ID	Recipient Name and Address
db	+ Ralph O. Esposito, 704 North Ave., Beaver, PA 15009-1462
15587612	+ Capital One Bank, c/o Hayt Hayt & Landau, Two Industrial Way West, Eatontown, NJ 07724-2279
15587613	+ Chase Bank USA, c/o Hayt Hayt & Landau, Two Industrial Way West, Eatontown, NJ 07724-2265
15587616	+ First Bank Trust, 667 West Main Street, Abingdon, VA 24210-2509
15587617	+ Indebted USA, Inc., PO Box 3251, Evansville, IN 47731-3251
15587618	+ Law Offices of Hayt Hayt & Landau, 2 Industrial Way W, PO Box 500, Eatontown, NJ 07724-0500
15587619	+ Magisterial District Judge 36-2-02, Honorable Robert P. Dappenbrook, 175 Friendship Circle, Beaver, PA 15009-1395
15587620	+ Mariner Finance, 741 Dinah Shore Blvd, Winchester, TN 37398-1424

TOTAL: 8

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Aug 03 2023 09:04:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 03 2023 05:19:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Aug 03 2023 09:04:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 03 2023 05:19:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: jdryer@bernsteinlaw.com	Aug 03 2023 05:19:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
15587606	+ EDI: BANKAMER.COM	Aug 03 2023 09:03:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
15587605	+ EDI: BANKAMER.COM	Aug 03 2023 09:03:00	Bank of America, 4909 Savarese Circle, Tampa, FL 33634-2413
15587607	+ EDI: LCIBAYLN	Aug 03 2023 09:03:00	Bayview Loan Servicing, 507 Prudential Rd, Horsham, PA 19044-2308
15587610	+ EDI: CAPITALONE.COM	Aug 03 2023 09:03:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15587608	+ EDI: CAPITALONE.COM	Aug 03 2023 09:03:00	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
15587615	+ Email/PDF: creditonebknotifications@resurgent.com	Aug 03 2023 05:21:39	Credit One Bank N.A., PO Box 60500, City of Industry, CA 91716-0500
15587625	Email/Text: ml-ebn@missionlane.com		

District/off: 0315-2

User: admin

Page 2 of 3

Date Rcvd: Aug 02, 2023

Form ID: 318

Total Noticed: 29

		Aug 03 2023 05:18:00	Mission Lane LLC, Attn: Bankruptcy, P.O. Box 105286, Atlanta, GA 30348
15587624	Email/Text: ml-ebn@missionlane.com		
		Aug 03 2023 05:18:00	Mission Lane LLC, Po Box 105286, Atlanta, GA 30348
15587621	+ Email/Text: bankruptcy@marinerfinance.com		
		Aug 03 2023 05:19:00	Mariner Finance, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904
15587622	+ Email/Text: Mercury@ebn.phinsolutions.com		
		Aug 03 2023 05:19:00	Mercury Card Services, PO Box 84064, Columbus, GA 31908-4064
15587623	+ Email/Text: bankruptcydpt@mcmcg.com		
		Aug 03 2023 05:19:00	Midland Credit Management, 350 Camino De La Reina, Ste 100, San Diego, CA 92108-3007
15587627	+ EDI: AGFINANCE.COM		
		Aug 03 2023 09:03:00	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
15587626	+ EDI: AGFINANCE.COM		
		Aug 03 2023 09:03:00	OneMain Financial, Po Box 1010, Evansville, IN 47706-1010
15587628	+ Email/Text: ngisupport@radiusgs.com		
		Aug 03 2023 05:19:00	Radius Global Solutions, 7831 Glenroy Road, Suite 250-A, Minneapolis, MN 55439-3132
15587632	+ Email/PDF: resurgentbknotifications@resurgent.com		
		Aug 03 2023 05:21:39	Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
15587630	+ Email/PDF: resurgentbknotifications@resurgent.com		
		Aug 03 2023 05:21:36	Resurgent Capital Services, 55 Beattie Pl #110, Greenville, SC 29601-5115
15587635	+ Email/Text: bkelectronicnoticecourtmail@computershare.com		
		Aug 03 2023 05:19:00	Specialized Loan Servicing LLC, Attn: Bankruptcy, P.O. Box 630147, Littleton, CO 80163-0147
15587634	+ Email/Text: bkelectronicnoticecourtmail@computershare.com		
		Aug 03 2023 05:19:00	Specialized Loan Servicing LLC, Po Box 630147, Littleton, CO 80163-0147

TOTAL: 23

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		BANK OF AMERICA, N.A.
15587611	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15587609	*+	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
15587614	*+	Chase Bank USA, c/o Hayt Hayt & Landau, Two Industrial Way West, Eatontown, NJ 07724-2265
15587629	*+	Radius Global Solutions, 7831 Glenroy Road, Suite 250-A, Minneapolis, MN 55439-3132
15587633	*+	Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
15587631	*+	Resurgent Capital Services, 55 Beattie Pl #110, Greenville, SC 29601-5115

TOTAL: 1 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 04, 2023

Signature: /s/Gustava Winters

District/off: 0315-2

User: admin

Page 3 of 3

Date Rcvd: Aug 02, 2023

Form ID: 318

Total Noticed: 29

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 2, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor BANK OF AMERICA N.A. bnicholas@kmlawgroup.com
Eric E. Bononi	bankruptcy@bononilaw.com pa69@ecfcbis.com
Kenneth Steidl	on behalf of Debtor Ralph O. Esposito julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;trose@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@s
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com;kebeck@ecf.courtdrive.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov

TOTAL: 5